

FIG. 1

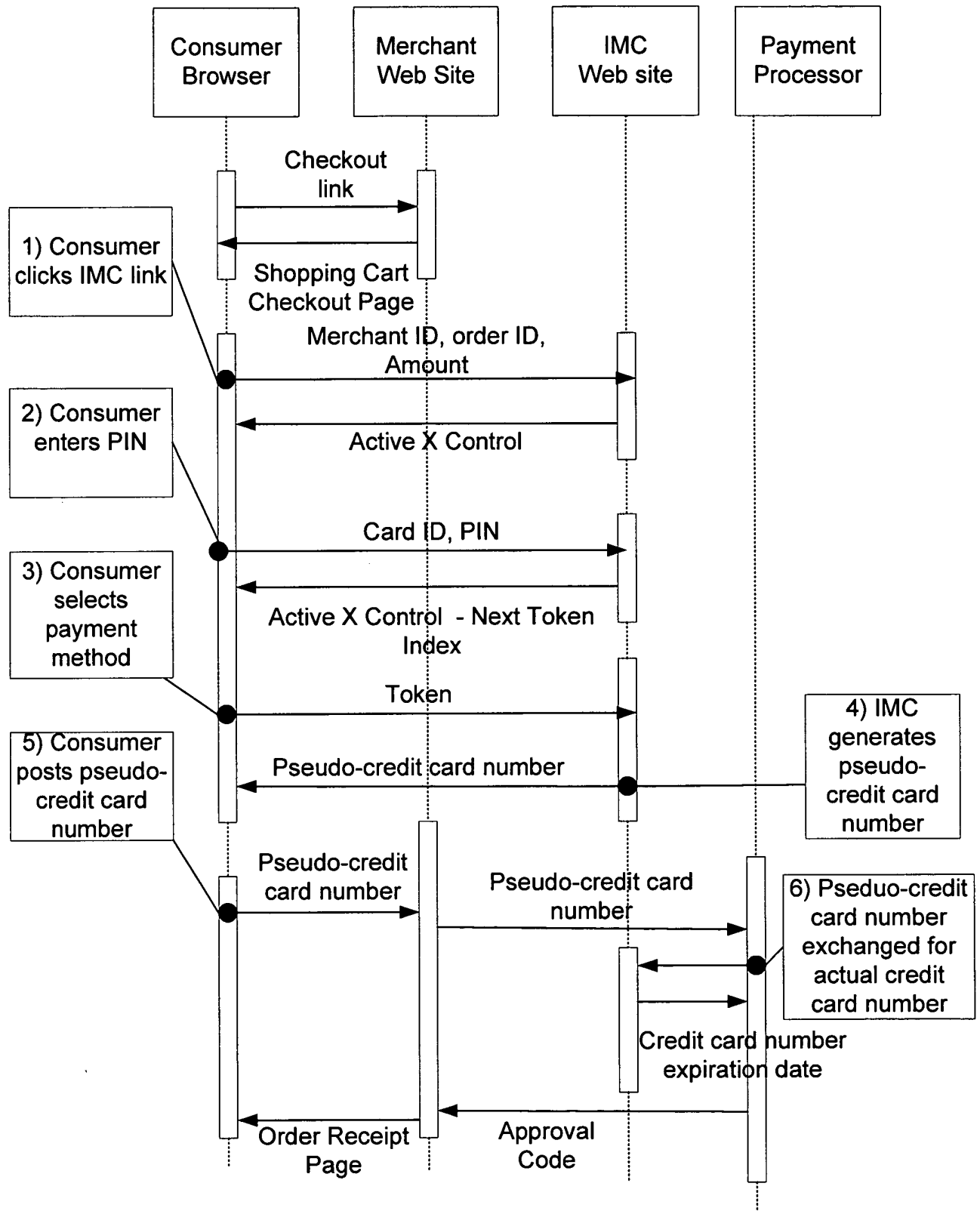


FIG. 2

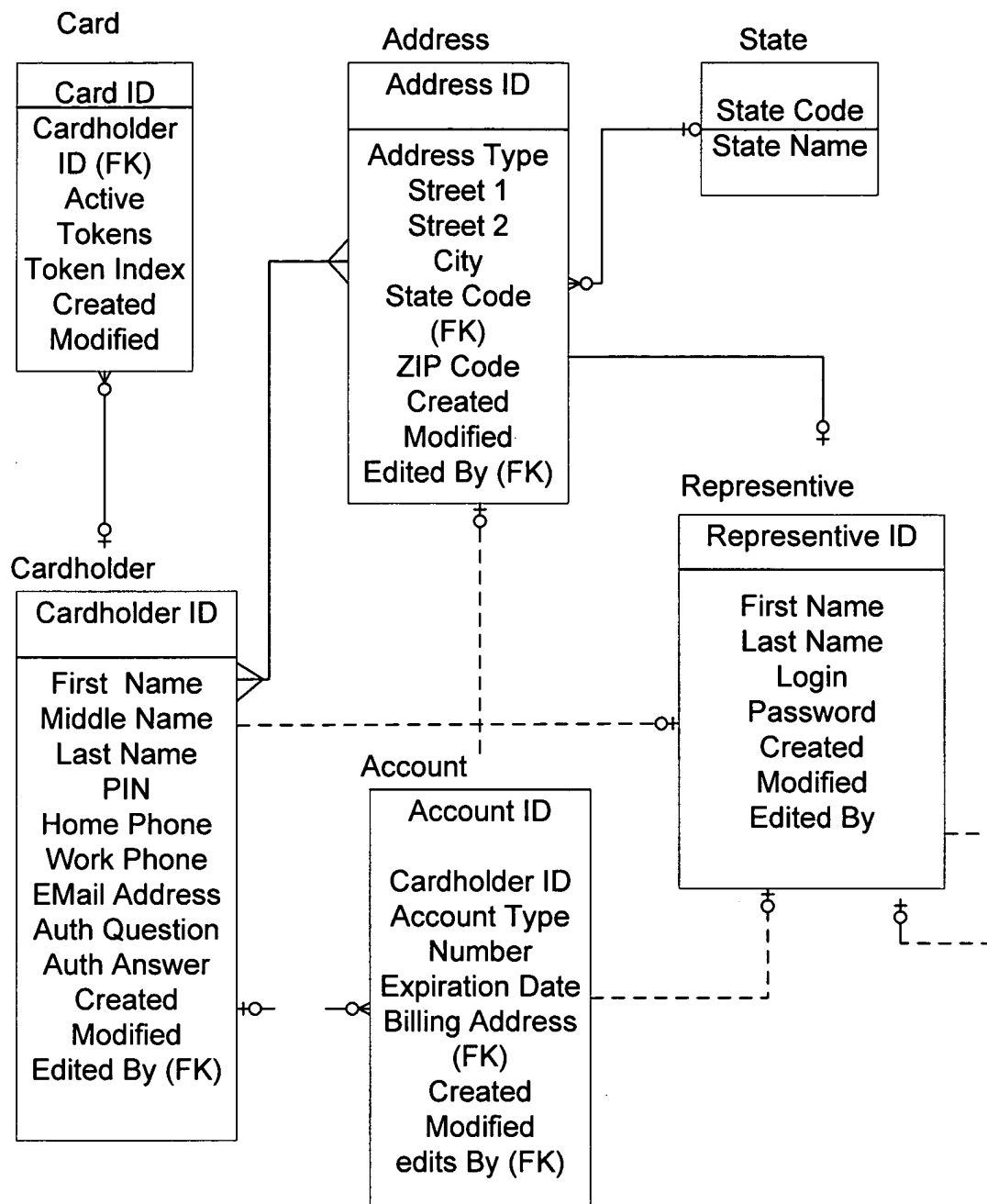


FIG. 3

IMC History Model

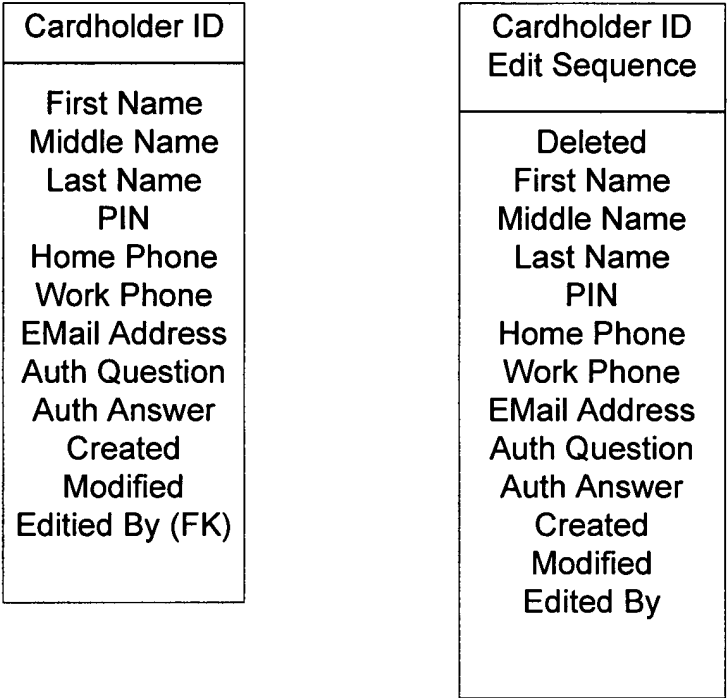


FIG. 4

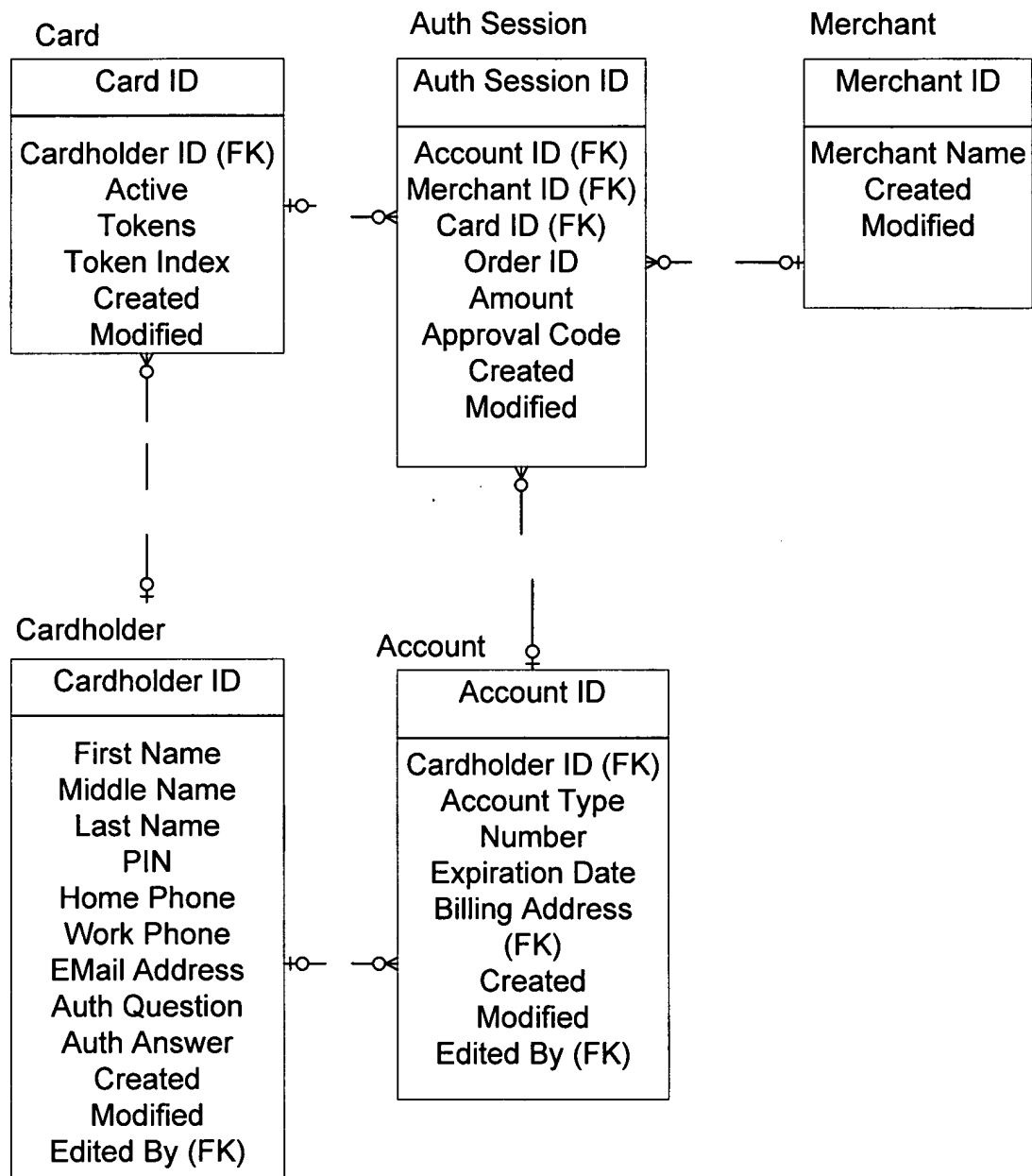


FIG. 5

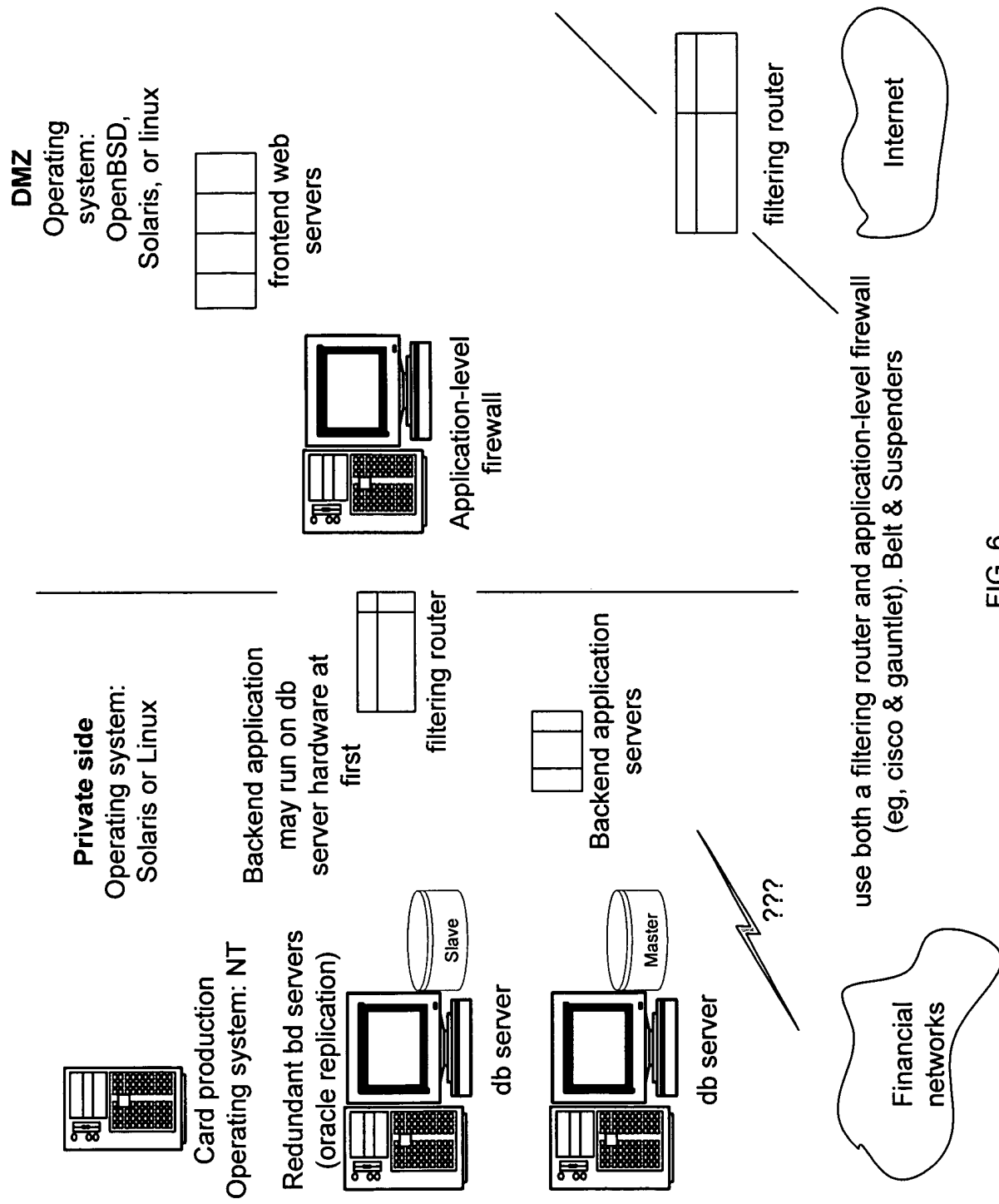


FIG. 6

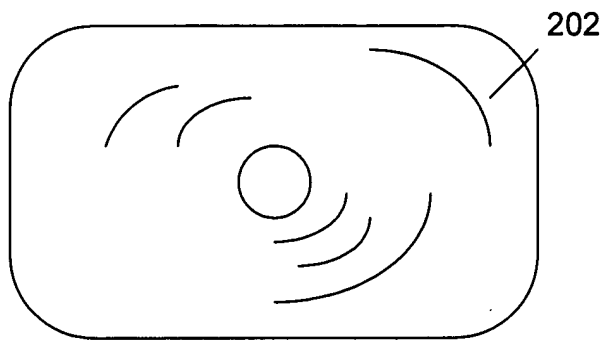


FIG. 7

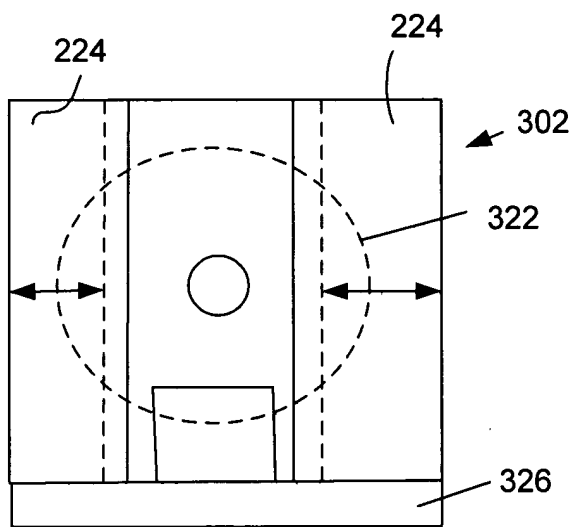


FIG. 8

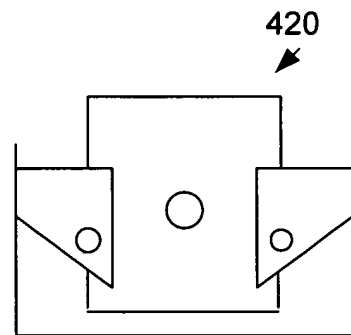


FIG. 9

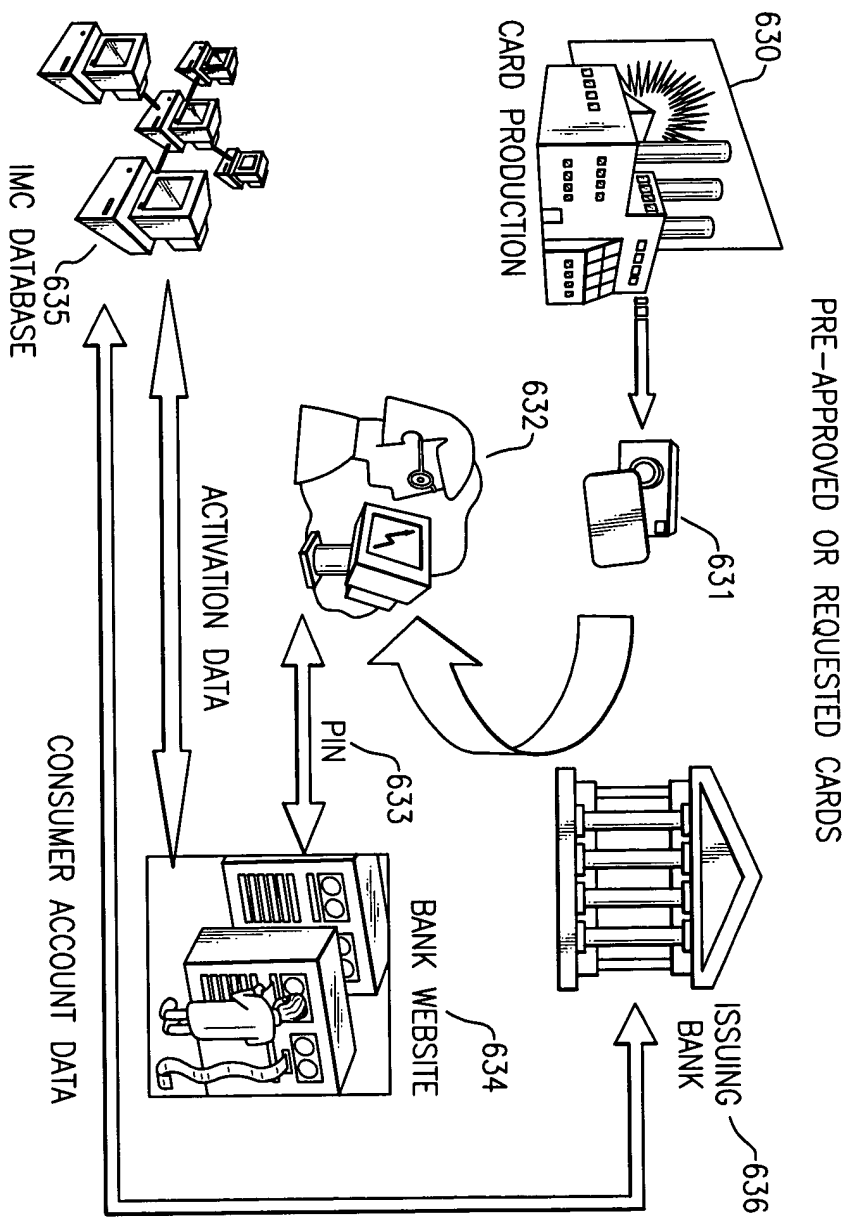


FIG. 10

MASS MAILING OF UNACTIVATED CARDS

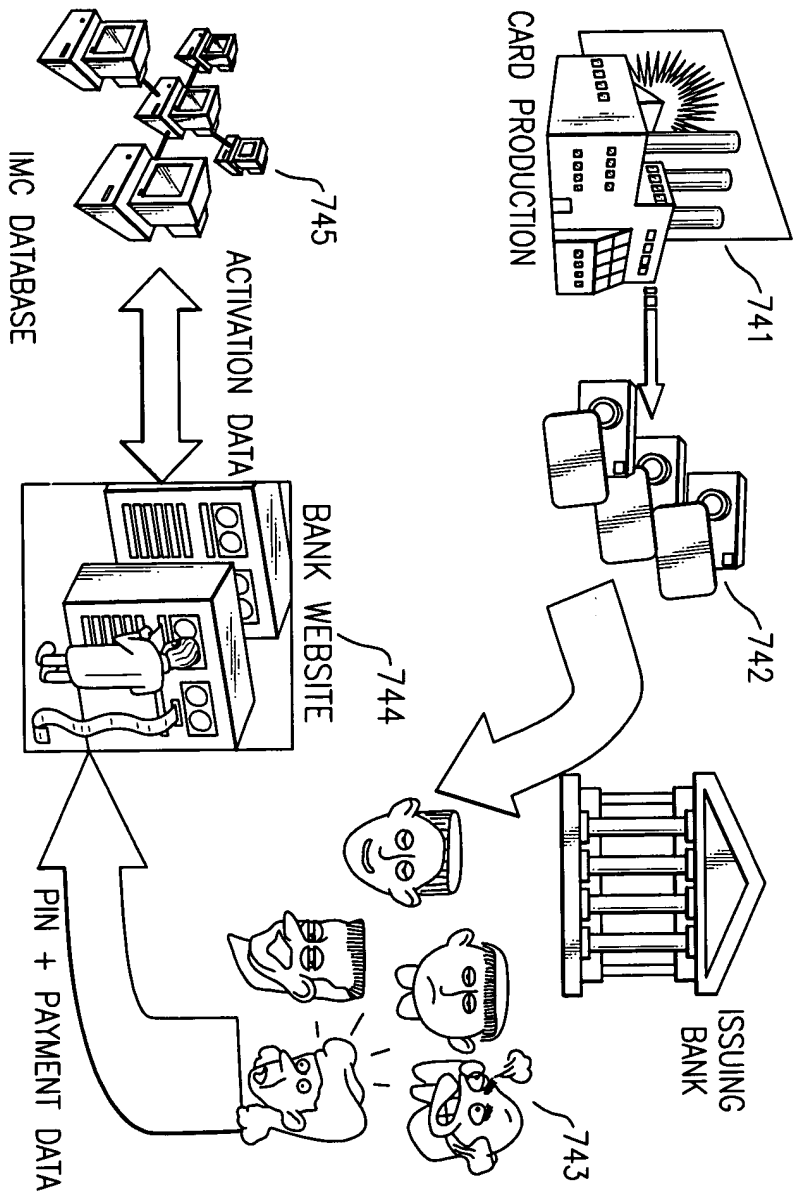


FIG.11

